

**UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF GEORGIA
VALDOSTA DIVISION**

UNITED STATES OF AMERICA	:	
	:	CRIM. NO. 7:23-CR-72-WLS-TQL
vs.	:	
	:	
TERESA PAULO,	:	
	:	
Defendant.	:	
	:	

GOVERNMENT'S POSITION REGARDING RESTITUTION

Defendant Teresa Paulo has agreed that the restitution to be ordered in her case pursuant to 18 U.S.C. § 3663A shall be calculated as “the amount disbursed from each loan and the interest accrued on each loan up until May 31, 2020, less the payments she made on the loans.” Doc. 13 at 6. The Government provides the following figures and calculations, based off the information from the Southern Pine Credit Union, of those amounts to assist at sentencing.¹

Loan	Amount as of May 31, 2020	Interest Accrued	Payments Made	Total Owed
****24	\$1,233,201.77	\$5,436.52	\$7,736.16	\$1,230,902.13

Thus, the Government’s position is that a total amount of restitution owed to Southern Pine Credit Union is \$1,230,902.13.

¹ Paragraph 81 of the Draft Presentence Investigation Report (Doc. 16) states that Defendant agreed in her plea agreement to pay \$1,238,638.29 in restitution. The parties, however, agreed that she would pay restitution in “the amount disbursed from each loan and the interest accrued … less the payments she made.” Doc. 13 at 6. The parties also agreed that Defendant had made \$7,736.16 in payments for Account No. ****24 as of the date of the plea agreement was signed. *Id.* at 13. As such, the amount of restitution owed is \$1,230,902.13.

Respectfully submitted, this 20th day of February, 2024.

PETER D. LEARY
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MIDDLE DISTRICT OF GEORGIA

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CERTIFICATE OF SERVICE

I, Hannah M. Couch, Assistant United States Attorney, hereby certify that on the 20th day of February, 2024, I filed the within and foregoing ***Government's Position Regarding Restitution*** with the Clerk of the Court using the CM/ECF system which will send notification of such filing to all parties of record.

PETER D. LEARY
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MIDDLE DISTRICT OF GEORGIA

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